



Here's free advice if you're buying or re-financing your home. It's my Free Consumer Guide titled, "7 Secrets For Saving Thousands When Financing Your Home." Call me at 708-217-2271 to get a copy...

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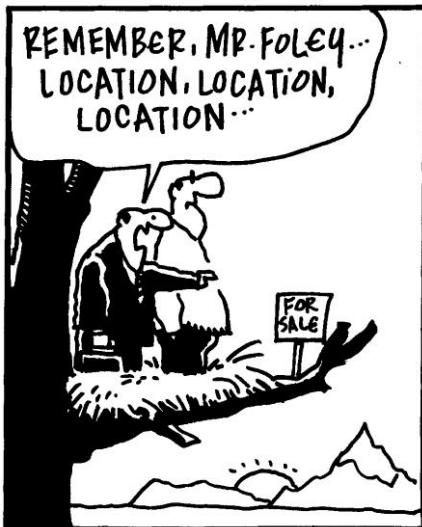
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Renate Meyer's...

Service For Life![®]

"Insider Tips For Healthy, Wealthy & Happy Living..."

Can OTC Drugs Be Dangerous?

When you're feeling under the weather, it's common to pull open the medicine drawer to find an over-the-counter anecdote. However, simple ailments can sometimes escalate to legitimate problems by taking medications available in the aisles of your local drugstore.

Ailment: Constipation

Culprit: Many people rely on **mineral oil** to soothe bowel movements, but it can also lead to lipoid pneumonia. This is because the fumes in mineral oil settle in the lungs, which can lead to coughing and an increased likelihood of bacterial infection and pneumonia.

Try this instead: It's best to make long-term changes to your diet. Eat a diet naturally high in fiber and drink lots of water. Fiber supplements, while safe, have other side effects.

Ailment: General aches and pain, including headaches

Culprit: Lots of OTC products such as Dayquil and Excedrin contain **acetaminophen**, a common painkiller. Because it is in about 600 medications, it is easy to take too much without ever realizing it. This can lead to liver damage (symptoms are yellowing skin and dark urine).

Try this instead: Look for acetaminophen or APAP on medication labels. Take the recommended dosage, and avoid taking multiple drugs with acetaminophen at the same time. Also, use preventative methods such as drinking plenty of water and getting regular exercise.

Ailment: Inflammation and pain

Culprit: **Ibuprofen** is also in hundreds of different medications ranging from Midol to Motrin. Taking too much can damage kidneys and increase the risk of stomach bleeding. Additionally, overdosing or prolonged usage increases the risk for strokes and heart attacks.

Try this instead: Again, taking preventative measures, such as stretching to relieve joint pain, are a much safer option. Alternatively, medicated patches can be used to target specific areas of pain.

Warning Before You Sell Your Home...

Don't put your home on the market without my Free Consumer Guide titled, "How To Avoid 7 Costly Mistakes When Selling Your Home." My exclusive report will give you all the facts for a fast, top dollar sale. Just call 708-217-2271 anytime, 24 hours, and I'll rush a copy out to you for free.

Get Free money-saving home tips at my web site: RenateForRealEstate.com

Word of the Month...

Studies have shown your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends (and maybe even fatten your wallet!)...

Culpable (kuhl-puh-buhl) adjective

Meaning: deserving of blame

Sample Sentence: The jury believes he is culpable, but there is no hard evidence.

Have A Laugh...

Feeling a bit chilly? Just stand in a corner for a bit. They are almost always around 90 degrees.

Sound Asleep

Increase your chances for a refreshing night of shut eye by spending ample time in natural lighting during the day, and use a sleep calculator like **sleepyti.me** (find the app on Google Play or the iTunes Store) to determine your sleep cycle. The app tells you the best time to fall asleep so you wake up feeling rested.

Surviving A Long Commute

The average commute to work is around 25 minutes long. Get the most out of yours.

- Experiment with the route. Leave 10 minutes earlier or later to see if the traffic patterns change to your advantage.
- Get the most bang for your buck. Do the math and find out if it makes sense to drive or take public transportation – or even a combination of the two.
- Make it fun. Listen to an audiobook or podcast, or find a friend to share the ride.

Quotes To Live By...

When nothing goes right, go left.

–Unknown

Life is a great big canvas; throw all the paint you can at it.

–Danny Kaye

An eye for an eye only ends up making the whole world blind.

–Mahatma Gandhi

4 Easy Ways To Take Charge of Your Credit Score

Obtaining a decent financing rate and snagging a good deal on big-ticket items like cars and a home often depends on the quality of your credit score. There are a lot of things you can do to keep yours high.

- ✓ **Get a copy of your credit report.** You can review your credit report for free once a year through **AnnualCreditReport.com**, so take advantage! This is your opportunity to make sure your data hasn't been compromised and inaccuracies haven't slipped through since you last reviewed. Look for variations of your name, unfamiliar addresses, and accounts you didn't open. Your information may have gotten mixed up with someone else's, or you may have caught an identity thief in the act.
- ✓ **Dispute errors.** If there is inaccurate information on your credit report, file disputes with the lender and bureau(s) reporting the error(s). If you have documentation proving your case but the creditor believes the notation is accurate, a credit bureau agent will review the documentation instead of simply siding with the creditor.
- ✓ **Pay more and charge less.** Paying off debt is one of the best things you can do to improve your credit score. Keep any credit balances you have to a minimum. Don't close unused accounts if you don't need to (especially if you've had the credit account for more than 3 years).
- ✓ **Always pay the bills.** Payment history makes up a significant amount of your score. Pay all of your bills on time and, even if you can't pay something off completely, at least make the minimum payment.

**Thank You! Thank You! Thank You!
Thank You! Thank You!**

Thanks to all of my clients and friends who support my practice and graciously referred me to your friends and neighbors. Rather than pester people with unwanted calls and visits, I build my business based on the positive comments and referrals from people just like you. I couldn't do it without you!

John and Jennifer Costello, John and Pat Derby and Phil Rogers.

Brain Teaser...

There is a basket with five oranges in it. How do you divide them among five kids so that each kid has one orange and there is still one orange left in the basket?

(See page 4 for the answer.)

What's My Home Worth?

If you want to know your home's current value, I will gladly conduct a *Maximum Value Home Audit*.

Request this "no charge" in-depth home value analysis by calling me at: **708-217-2271**.

Super Facts About Superheroes

- Superman's favorite book is *To Kill a Mockingbird*.
- The Hulk was supposed to be gray.
- Wolverine was almost called The Badger.
- Batman had eight different bat caves.

Vacation Budgeting

Transportation, lodging, food, and entertainment make up the bulk of a vacation budget, but did you remember to stash cash for these sneaky fees?

- ✓ **Tips:** Though customary in the U.S., the rules change in foreign destinations. Look up local tipping etiquette before traveling and save accordingly.
- ✓ **Visas:** You may have to purchase a visa at the border. Check with the State Department (travel.state.gov) for details.
- ✓ **Transaction Fees:** If you pay with a credit or bank card, you may be socked with extra fees. Know before you go.

Websites For Health Ratings

Find a healthcare practitioner that others recommend:

- www.surgeonratings.com – Search by zip code or surgery type.
- www.healthgrades.com – Find the right doctor or hospital based on your specific needs.
- www.1800dentist.com – All dentists are pre-screened and reviewed by patients.

Composting 101

According to recent reports, almost 30-40% of the food supply is wasted, which is more than 20 pounds per person each month. Composting waste from your kitchen and yard is good way to help reduce this waste—and your garden plants will thank you.

- **Choose an outside compost container.** Buy a plastic, metal, or wooden container for your yard (about 80 gallons is good). Check **Lowes (Lowes.com)** or **Home Depot (HomeDepot.com)** for options.
- **Collect kitchen scraps.** Use a small, lidded container to collect organic matter such as eggshells, coffee grounds, leftover vegetables, and fruit peels as you prepare food. You'll need to empty this frequently into the outside container. Additionally, twigs, dead leaves, paper plates, and torn-up newspaper can be added into the compost bin.
- **Turn the compost material.** Mix it up a few times a month with a pitchfork or shovel to keep moisture and oxygen circulating. Keep it damp but not soggy (you shouldn't see pools of water).

In a few months, expect your compost to produce a healthy, dark soil, which can then be used for plants in your yard.

FREE Consumer Help Is Just A Phone Call Away

Learn valuable secrets for saving thousands and avoiding costly mistakes when buying, selling or refinancing a home. Best of all, it's FREE. Ask about my "Insider's Free Resources" by calling me at: **708-217-2271**

DID YOU KNOW...

Unlike most real estate agents, I *DON'T* spend my time pestering people with phone calls or bothersome interruptions to find good clients. Instead, I dedicate 110% of my time and energies to providing such outstanding service, people naturally think of me when a friend or family member needs help buying or selling a home. THANKS for your referrals!

Achieve More, Work Less

Many believe the more hours they work, the more they achieve, but productivity plummets after working 50 hours in a week. Take action with these tips to get the most out of your work day.

- **Set time rules.** Note what isn't working with the way you spend your time (such as too many distractions from technology), then set guidelines to protect it. For example, if reading e-mail first thing in the morning throws off the rest of your to-do list for the day, make a commitment not to open it until a certain time or until other tasks are completed.
- **Take breaks.** Productivity app DeskTime found that the most productive people work for 52 minutes then take a break for 17 minutes.
- **Focus your energy.** Avoid spreading your attention too thinly. Instead, work in bursts by focusing intently on a single task or project, and then relax completely for a set amount of time (15 minutes usually works well).

Get Free money-saving home tips at my web site: RenateForRealEstate.com

Thanks For Thinking of Me!

Did you know I can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word about my services.

Brain Teaser Answer:

Four kids receive one orange each. The fifth kid gets the basket with the fifth orange in it.

Before You Buy Online

With a few clicks you can buy almost anything online. Before you make that next purchase, however, make sure you do the following:

- Double check measurements – If you'll be buying large items such as furniture, make sure they'll fit! Read up on the measurements and check your space twice before hitting "buy now."
- Check the return policy – Even companies with generous return policies may sock you with hidden restocking or shipping fees.
- Search for discounts – You may not have a coupon, but always type "**name of retailer (plus) coupons**" into a search engine to see what pops up. You may find first-time buyer or reduced shipping codes.

THANK YOU for reading my Service For Life[®] personal newsletter. I wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

AND...whether you're thinking of buying, selling or financing real estate, or just want to stop by and say "Hi," I'd love to hear from you...

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Disclaimer: The information contained in this letter is intended for informational purposes. It should not substitute as legal, accounting, investment, medical or other professional services advice. Always seek a competent professional for answers to your specific questions. This letter is not intended to solicit real estate properties currently for sale.

“Who Else Wants To Win a \$50 Gfit Certificate to Papa Joe’s?”

Guess who won last month's Trivia Question? I'm pleased to announce the lucky winner of last month's quiz. And the winner is...drum roll please: **Judy Benigno of Lemont** was the first person to correctly answer my quiz question.

What is the sum of all the numbers on a roulette wheel?

a) 444 b) 555 c) 666 d) 777

The answer is c) 666. So let's move on to *this* month's trivia question.

What is Scotland's national animal?

a) Red squirrel b) Unicorn c) Loch Ness Monster d) Highland cattle

**Call Me At 708-364-6207 OR Email Me At renatemeyerrealtor@gmail.com
And You Could Be My Next Winner!**

Real Estate Corner...

Q. What big mistakes should I avoid when selling my home?

A. There are plenty of mistakes you can make when you sell your home but most can easily be avoided. Here are three important ones:

- **Pricing Your Home Incorrectly.** You need to set the right price when you put it on the market. If you start high, you may keep buyers and other real estate agents away. If you lower your price in increments, it may be too late, as the home may already be viewed as "overpriced."
- **Failing To Stage Your Property.** You don't get a second chance to make a first impression! Look at your home from a buyer's point of view: clean it up, clear the clutter and get it in model-home shape.
- **Selecting The Wrong Agent.** You need to hire a REALTOR[®] who understands your goals and will meet your needs.

Learn more about selling your home in my Free Consumer Report called "**How To Avoid 7 Costly Mistakes When Selling Your Home.**" Call me and I'll send a copy right over to you.

Do you have a real estate question you want answered? Feel free to call me at **708-217-2271**. Perhaps I'll feature it in my next issue!

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